



**U.S. AIR FORCE**

# **Airmen Retention and Marketplace Evaluation Decision (ARMED) Brief**

As of: July 03



# Tradition



# Education

# Service







# Higher Calling



Call to Service  
Culture



# Core Values

**EXCELLENCE IN ALL WE  
DO**

**INTEGRITY FIRST**



**SERVICE BEFORE SELF**



*"What are the core values of Xerox, AT&T or the New York Stock Exchange?  
Maybe profit, survival, and need!"*

*Col Tony Prybyslawski*



# Leadership Development







# Training





# Responsibility and Authority







# Equal Opportunity







# Pay and Benefits....





# Military/Civilian Pay

• Captain  
8 Years After Graduation

8

• Civilian  
Equivalent  
8 Years After  
Graduation

\$51  
K

Annual  
Base Pay  
\$51,282

Civilian  
Salary  
\$52,500

\$52.5K





# Housing

- **Military**

- On Base
  - Free of Charge
- Off Base
  - Location Dictates
  - Zero Out of Pocket  
based on local  
median by 2005

- **Civilian**

- Salary



# Military/Civilian Pay

## • Captain Years After Graduation

8

- Housing (BAH) = \$15,612
- Food (BAS) = \$2,006
- 15% Tax Advantage = \$2,643
- Total Regular Military Compensation (RMC) = \$71,543

**\$71.5K**

**\$51  
K**

**Annual  
Base Pay  
\$51,282**

## • Civilian Equivalent 8 Years After Graduation

- Housing (BAH) \$ 15,612
- Food (BAS) - \$ 2,006
- 15% Tax Advantage -\$ 2,643

**Total  
Salary  
\$52,500 -  
BAH-BAS-  
TAD =  
\$32,239**

**\$52.5K**





# Medical & Dental Care

## • **TRICARE Prime**

- Annual Cost  
\$0 individual or family
- Deductible
  - \$0/year individual or family
- Pharmaceuticals
  - \$3 – \$9 Co-Pay if Not Available
- Other Costs
  - May vary

## • **TRICARE Dental**

- \$0/\$244  
(0/month/individual or \$20.35/month/family)

## • **Civilian Med Insurance**

- Comparable HMO Cost  
\$3,350/\$9,100  
(\$280/month/individual or \$760/month/family)
- Deductible
  - \$250/year
- Pharmaceuticals
  - Out of Pocket
- Other Costs
  - Co-Pay - \$20/visit

## • **Comparable Dental HMO**

- \$240/\$600  
(\$20/month/individual or \$50/month/family)



# Military/Civilian Pay

## • Captain Years After Graduation

- BAH + BAS + TAD =  
\$20,261
- TRICARE Prime -\$0
- TRICARE Dental -\$244

## 8 • Civilian Equivalent 8 Years After Graduation

- BAH + BAS + TAD =  
\$20,261
- Med Insurance -\$2,730
- Dental HMO -\$600

\$51  
K

**Total  
Remainin  
g  
\$51,038**

**Total  
Remainin  
g  
\$28,909**

\$52.5K





# Survivor Benefits

## Militar

- **Life Insurance**

- \$250K for \$195/year

- **Survivor Benefits**

- AF Survivor Benefits
- VA Benefits
  - Burial Allowance
  - Dependents & Indemnity Compensation (DIC)
  - Dependents Educational Assistance
- Social Security

## Civilian

- **Life Insurance**

- \$250K for \$195/year

- **Survivor Benefits**

- Social Security



# Military/Civilian Pay

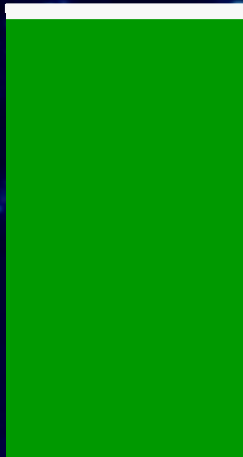
## • Captain After Graduation

- BAH + BAS + TAD = \$20,261
- TRICARE Prime -\$0
- TRICARE Dental -\$244
- SGLI -\$195

## 8Years • Civilian Equivalent 8 Years After Graduation

- BAH + BAS + TAD -\$20,261
- Med Insurance -\$2,730
- Dental HMO -\$600
- Life Insurance -\$195

\$51  
K



**Total  
Remainin  
g  
\$50,843**

**Total  
Remainin  
g  
\$28,714**



\$52.5K





# Retirement Benefits

## Military

### • **Lt Col Retirement at 20 years of Service**

- Already have \$122K accrued, plus additional \$833/month or \$10K annually
- Lump sum value of \$633K at retirement
- Paid \$0

## Civilian

### • **Civilian Equivalent Matching Contribution Retirement**

- For same amount at 20 years requires current savings accrual of \$122K, plus annual deposit of \$10K
- Assuming employer matches 50 cents to the dollar, employee's annual contribution = \$6,700



# Military/Civilian Pay

## • Captain 8 Years After Graduation

- BAH + BAS + TAD = \$20,261
- TRICARE Prime -\$0
- TRICARE Dental -\$237
- SGLI -\$195
- Retirement -\$0

\$51  
K

**Total  
Remainin  
g  
\$50,843**

8

## • Civilian Equivalent 8 Years After Graduation

- BAH + BAS + TAD -\$20,261
- Med Insurance -\$2,247
- Dental HMO -\$600
- Life Insurance -\$195
- Employee Contribution -  
\$6,700 (plus, have \$122K already  
saved)

**Total  
Remainin  
g  
\$22,014**

\$52.5K





# Bottomline

## • Captain Years After Graduation

8

- BAH + BAS + TAD = \$20,261
- TRICARE Prime -\$0
- TRICARE Dental -\$244
- SGLI -\$195
- Retirement -\$0

\$81  
K

\$51  
K

**Starting  
Salary  
\$51,282**

**Total  
Take  
Home**

## • Civilian Equivalent 8 Years After

**Graduation** - TAD -\$20,261

- Med Insurance -\$2,247
- Dental HMO -\$600
- Life Insurance -\$195
- Retirement -\$6,700  
(plus, have \$122K already saved)

**Starting  
Salary  
\$52,500**

**Total  
Take  
Home**

\$52.5K



# Leave Benefits

## Military

y

- **30 Days Paid Leave**

- Starts in first year

- **Unlimited Sick/Convalescent**

- **Leave**

- **6 Weeks Maternity Leave**

- **All Federal Holidays**

## Civilian

n

- **10 Days Paid Vacation**

- **12 Days Sick Leave**

- After 1 Yr

- **Unpaid Maternity Leave**

- **6 Federal Holidays**

*“... the 30 days of paid vacation is unheard of at most jobs.”*

*SrA*

*Timothy Brady*





# Education

## Militar

- **Education Center**
  - Adult Environment
  - Classes On Base
  - Classes Deconflict with Work
- **Tuition Assistance**
  - 100% Paid
- **GI Bill, PME, AFIT**

## Civilian

- Management Approval
- Congruent with Company Needs
- Varies with Company

***“Obvious things are different, such as security in a paycheck and complete and free medical care, plus tons of educational benefits....”***

**SSgt Billy Ferrell**



# Added Benefits

## Military

- **Fitness Center**
  - Free
- **Pool**
  - \$2/visit
- **AF Golf Course Fees**
- **Youth Center**
  - \$8 to \$20
  - \$15/year
- **Skills Center**
  - Auto Hobby
  - Frame

## Civilian

- **YMCA**
  - \$540/year
- **Public Golf Course Green Fees**
  - \$30 to \$100






***Want More?***



# Benefits Comparison

<b><i>Benefit</i></b>	<b><i>*Percentage of Private Sector Offering this Benefit</i></b>	
<i>Cost of Living Differential (OHA, and/or COLA)</i>	22%	<input checked="" type="checkbox"/>
<i>Rental Assistance</i>	8%	<input checked="" type="checkbox"/>
<i>Temporary Relocation Benefits</i>	41%	<input checked="" type="checkbox"/>
<i>Spouse Relocation Assistance</i>	19%	<input checked="" type="checkbox"/>
<i>Relocation Benefits</i>	64%	<input checked="" type="checkbox"/>
<i>Prenatal Programs</i>	32%	<input checked="" type="checkbox"/>
<i>Smoking Cessation</i>	28%	<input checked="" type="checkbox"/>
<i>Stress Reduction</i>	20%	<input checked="" type="checkbox"/>
<i>Retiree Health Care</i>	33%	<input checked="" type="checkbox"/>
<i>Health Screening</i>	37%	<input checked="" type="checkbox"/>
<i>CPR/First Aid Training</i>	50%	<input checked="" type="checkbox"/>
<i>Legal Assistance</i>	21%	<input checked="" type="checkbox"/>





# You Make A Difference ...

From National Security  
to Humanitarian  
Missions...

- Safeguarding national security
- Promoting democracy
- Impacting lives on a global level
- Member of a world class team



***“What you have chosen to do for your country by  
devoting your life to the service of your country is the  
greatest contribution that any man could make.”***

***John F. Kennedy, 1961***



**100 US Military Bases**

The map displays the following locations (from top to bottom, left to right):

- North America:** Cold Lake, Bagotville, Soto Cano, Curacao, Port au Prince, Manta, Lima, Asuncion.
- South America:** San Juan, Roosevelt Roads, Muniz, Aruba, Garaca, Lima.
- Europe:** Keflavik, Ramstein, Spangdahlem, Geilenkirchen, Burgas, Batman, Diyarbakir, Afyon, Sabin Gokcen, Gioia del Colle, Ferihegy, Bandirma, Corlu, Misawa, Yokota, Kunsan, Osan, Kadena, Andersen, Clark, Mactan, Zamboanga, Komoro, Darwin, Christchurch.
- Africa:** Fairford, Lakenheath, Mildenhall, Brize Norton, Mont de Marsan, Lajes Field, Bari, Brindisi, Trapani, Sigonella, Souda Bay, Cairo West, Al Jaber, Prince Sultan, Namey Doha, Freetown, Al Udeid, Shaik Isa, Mombasa, Diego Garcia, Azraq, Al Jafr, Ar'ar, Tabuk, Lusaka, Harare, Maputo, Pretoria, Hoedspruit, Al Dhafr, Djibouti.
- Asia:** Tuzla, Incirlik, Karsi, Manas, Bagram, Kandahar, Jacobabad, Al Salem, Seeb, Masirah, Thumrait, Mombasa, Diego Garcia, Azraq, Al Jafr, Ar'ar, Tabuk, Lusaka, Harare, Maputo, Pretoria, Hoedspruit, Al Dhafr, Djibouti.

**Despite decrease in overseas basing and personnel, USAF maintains its global commitments with 400% increase in deployments**





# You Are Globally Engaged

## War On Terrorism



**War on Terrorism has required us to establish presence at over 30 additional bases, some in countries once thought unimaginable**





**Leadership Quality  
Priorities**

# **What Leadership Is Doing About Your Concerns**

**Advocated Increases to Pay, Return  
to 50% Retirement, Pay Table Reform,  
Reduce Out of Pockets Expenses**

**Fair and competitive  
compensation and  
benefits**

**Initiated EAF, 120-day deployments**

**Balanced TEMPO**

**Eliminated TRICARE Co-Pays,  
TRICARE for Life**

**Quality health care**

**Implemented Housing Master Plan,**

**Safe, affordable housing**

**Privatized Housing Initiatives ,  
Eliminate  
BAH Out of Pocket Costs by  
CY05**



Enhanced Community and  
Family Programs

programs

# What Leadership Is Doing About Your Concerns (Cont)

Created CAB and AF  
CROSSROADS to promote  
community and family

Improved educational opportunities  
Contingencies, Use

to MGIB

Adequate manpower  
dollars

retention

Improved workplace environments  
for

Property

100% TA on

of TA and MGIB, VEAP

Increased recruiters and

for recruiting and

Identified requirements

MilCon and Real

Maintenance





# An Air Force Family ...

- Base Family
- Unit Family
- Your Family



*I am a Military brat... I  
grew up with the  
knowledge that home is  
where the heart and  
family are...Mobility is my  
way of life. Author  
Unknown*





# Air Force Community ...

**Fitness Center**  
**Golf Course**  
**Bowling**  
**Club**  
**Child Care Center**  
**Youth Center**  
**Dining Hall**  
**Military**  
**Hospital**  
**Chapel**  
**Housing**  
**Skills Center**







# Life Experiences ...

- “Once in a Lifetime” Opportunities
- Adventure and Travel
- Camaraderie
- A Chance to Make a Difference







**U.S. AIR FORCE**

# **Airmen Retention and Marketplace Evaluation Decision (ARMED) Brief**





**U.S. AIR FORCE**

# **Supplement**

## **Capt 5 Years after Graduation**



# Military/Civilian Pay

• Captain  
5 Years After Graduation

5

• Civilian  
Equivalent  
5 Years After  
Graduation

\$46.6  
K

Annual  
Base Pay  
\$46,602

Civilian  
Salary  
\$49,800

\$49.8K



# Housing

- **Military**

- On Base
  - Free of Charge
- Off Base
  - Location Dictates
  - Zero Out of Pocket  
based on local median  
by 2005

- **Civilian**

- Salary





# Military/Civilian Pay

## • Captain 5 Years After Graduation

- Housing (BAH) = \$15,612
- Food (BAS) = \$2,006
- 15% Tax Advantage (TAD) = \$2,643
- Total Regular Military Compensation (RMC) = \$66,863

## • Civilian Equivalent

- ### 5 Years After Graduation
- Housing (BAH) = \$15,612
  - Food (BAS) = \$2,006
  - 15% Tax Advantage (TAD) = \$2,643

\$46.6  
K

\$66.8K

**Annual  
Base Pay  
\$46,602**

**Total  
Salary  
\$49,800 -  
BAH-BAS-  
TAD =  
\$29,539**

\$49.8K



# Medical & Dental Care

## • **TriCare Prime**

- Annual Cost  
\$0 ind or family
- Deductible
  - \$0/yr ind or family
- Pharmaceuticals
  - \$3 – \$9 Co-Pay if Not Avail
- Other Costs
  - May vary
- TRICARE Dental  
\$0/\$237 (\$0/mo/ind or \$19.74/mo/ family)

## • **Civilian Med Insurance**

- Comparable HMO Cost  
\$2,800/\$5,900  
(\$237/mo/ind or \$494/mo/family)
- Deductible
  - \$250/year
- Pharmaceuticals
  - Out of Pocket
- Other Costs
  - Co-Pay - \$20/visit
- Comparable Dental HMO
  - \$132/\$576 (\$11/mo/ind or \$48/mo/family)



# Military/Civilian Pay

## • Captain Years After Graduation

- BAH + BAS + TAD = \$20,261
- TRICARE Prime -\$0
- TRICARE Dental -\$244

## 5 • Civilian Equivalent 5 Years After Graduation

- BAH + BAS + TAD -\$ 20,261
- Med Insurance -\$737
- Dental HMO -\$240

\$46.6  
K

**Total  
Remainin  
g  
\$ 46,358**

**Total  
Remainin  
g  
\$ 28,562**

\$49.8K





# Survivor Benefits

## Militar

- **Life Insurance**

- \$250K for \$195/year

- **Survivor Benefits**

- AF Survivor Benefits
- VA Benefits
  - Burial Allowance
  - Dependents & Indemnity Compensation (DIC)
  - Dependents Educational Assistance
- Social Security

## Civilian

- **Life Insurance**

- \$250K for \$195/year

- **Survivor Benefits**

- Social Security



# Military/Civilian Pay

## • Captain 5 Years After Graduation

5

- BAH + BAS + TAD = \$20,261
- TRICARE Prime - \$0
- TRICARE Dental - \$237
- Life Insurance - \$195

## • Civilian Equivalent

### 5 Years After Graduation

- BAH + BAS + TAD - \$20,261
- Med Insurance - \$737
- Dental HMO - \$600
- Life Insurance - \$195

\$46.6K

**Total  
Remainin  
g  
\$46,163**

**Total  
Remainin  
g  
\$28,367**

\$49.8K





# Retirement Benefits

## Military

### • **Lt Col Retirement at 20 years of Service**

- Already have \$73.6K accrued, plus additional \$950/month or \$11.4K annually
- Lump sum value of \$722K at retirement
- Paid \$0

## Civilian

### • **Civilian Equivalent Matching Contribution Retirement**

- For same amount at 20 years requires current savings accrual of \$73.6K, plus annual deposit of \$11.4K
- Assuming employer matches 50 cents to the dollar, employee's annual contribution = \$8,000



# Military/Civilian Pay

## • Captain 5 Years After Graduation

5

- BAH + BAS + TAD = \$ 20,261
- TRICARE Prime -\$0
- TRICARE Dental -\$237
- Life Insurance -\$195
- Retirement -\$0

## • Civilian Equivalent

### 5 Years After Graduation

- BAH + BAS + TAD -\$ 20,261
- Med Insurance -\$737
- Dental HMO -\$600
- Life Insurance -\$195
- Employee Contribution - \$8,000 (plus, have \$73.4K already saved)





# Bottomline

## • Captain Years After Graduation

8

- BAH + BAS + TAD = \$20,261
- TRICARE Prime - \$0
- TRICARE Dental - \$237
- SGLI - \$195
- Retirement - \$0

\$78.2K

**Starting  
Salary \$  
46,602  
Total  
Take  
Home**

\$46,163

## • Civilian Equivalent 8 Years After

**Graduation** - TAD - \$20,261

- Med Insurance - \$737
- Dental HMO - \$600
- Life Insurance - \$195
- Retirement - \$8,000  
(plus, have \$73.4K already saved)

**Starting  
Salary  
\$49,800  
Total  
Take  
Home**

\$49.8K

\$46.6K